

**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF WASHINGTON**

In the Matter of	)	No. D 2000 - 52
	)	
<b>Robert C. Colbert,</b>	)	ORDER NOT TO ISSUE, RENEW, OR REINSTATE LICENSE
<i>Licensee.</i>	)	

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that no insurance agent's or solicitor's license shall be renewed, reinstated, or issued to Robert C. Colbert (the "former licensee") and no appointment or affiliation of the former licensee as an agent will be accepted, until the further order of the Commissioner.

THE BASIS FOR THIS ORDER is that the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor, in that:

1. The former licensee delivered to a consumer an insurance policy from which he had removed two pages without authorization by the issuing insurance company or the policy owner. This violated RCW 48.30.090 and 48.18.260 and WAC 284-30-580.
2. The former licensee altered an application by changing a benefit multiplier from 1000 to 730, violating RCW 48.18.070

By this conduct, the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor. The refusal to renew, reinstate, or reissue a license is pursuant to RCW 48.17.530(1)(b), (d), and (h).

The former licensee has a right to demand a hearing pursuant to RCW 48.04.010 if aggrieved by this act of the Commissioner.

ISSUED AT LACEY, WASHINGTON this 5<sup>th</sup> day of July, 2000.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANDSEN

Deputy Commissioner

Investigator: Ed Ganley